

In re:
Maureen Elizabeth Calder
Debtor

Case No. 18-16521-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Feb 04, 2022

User: admin
Form ID: pdf900

Page 1 of 1
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 06, 2022:

Recip ID	Recipient Name and Address
db	+ Maureen Elizabeth Calder, 360 Radford Court, Glen Mills, PA 19342-2042

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 06, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 4, 2022 at the address(es) listed below:

Name	Email Address
ANTHONY A. FRIGO	on behalf of Debtor Maureen Elizabeth Calder anthonyfrigo@msn.com frigoar70666@notify.bestcase.com
JAMIE W. GONCHAROFF	on behalf of Creditor Darlington Woods Condominium Association jgonch@comcast.net
KENNETH E. WEST	ecfemails@ph13trustee.com
REBECCA ANN SOLARZ	on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com rsolarz@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

**UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: Maureen Elizabeth Calder	:	
	:	
Darlington Woods Condominium Association	:	
Movant	:	Chapter 13
v.	:	No. 18-16521
Maureen Elizabeth Calder	:	
Respondent	:	
Kenneth E. West	:	
Trustee	:	

STIPULATION

And now, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage held by movant Darlington Woods Condominium

Association is \$3,913, which breaks down as follows:

- a. Post-petition assessments and late fees from September 30, 2019-January 14, 2022, is \$3,366.00;
- b. Attorney fees and costs \$547.00;
- c. Total Post petition arrears is \$3,913.00.

2. Debtor shall cure the said arrearages in the following manner:

- a. On or before February 1, 2022, Debtor will make the regular monthly payment of \$324.00.
- b. Beginning with the payment due March 1, 2022, and continuing thereafter, through September 1, 2023, Debtor shall pay to Movant the present regular monthly assessment of \$324.00 (or as adjusted) on or before the first(1st) day of each month (with late charges being assessed after the 10th of the month) plus an additional amount of \$205.95 for a total payment of \$529.95.
- c. Should Debtor provide sufficient proof of payments made, but not credited (front and back copies of cancelled checks and/or money orders) Movant shall adjust the account accordingly).
- d. In the event the payments under ¶ a. and b. above are not tendered pursuant to the terms of this stipulation, Movant shall notify the Debtor of the delinquent

payment(s). If Debtor should fail to cure the default within fifteen (15) days, Movant may file a Certification of Default with the Court and the Court shall enter an Order granting Movant immediate relief from the automatic stay and waiving the stay provided by Bankruptcy Rule 4001(a)(3), which parties hereby agree to waive.

3. If the case is converted to Chapter 7, Movant may, at its option, file a Certification of Default with the Court and the Court shall enter an Order granting Movant relief from the automatic stay.
4. If the instant bankruptcy is terminated either by dismissal or discharge, this agreement shall be null and void, and is not binding on the parties.
5. The provisions of this stipulation do not constitute a waiver by Movant of its right to seek reimbursement of any amounts included in this stipulation, including fees and costs, due under the terms of the Association's Declaration of Condominium filed in the Office of the Recorder of Deeds of Delaware County, Pennsylvania, Volume 0606, page 0001 et seq. ("Declaration").
6. The parties agree that a facsimile signature shall be considered an original signature.

Dated: 1/25/2022

/s/ Jamie W. Gonsharoff
Jamie W. Goncharoff, Esquire
15 West Gay Street
West Chester, PA 19380

Dated: 1/18/2022

/s/ Anthony A. Frigo, Esq.
Anthony A. Frigo, Esquire
175 Strafford Ave., Suite One
Wayne, PA 19087

Dated: 2/3/2022

/s/ Jack Miller
Kenneth E. West
Chapter 13, Standing Trustee

Approved by the Court this _____ day of _____, 2022. However, the Court
retains discretion regarding entry of any further Order.

Date: February 4, 2022



Ashely M. Chan
U.S. Bankruptcy Judge